

# Minnesota Housing We've Got Housing Covered!



## First-Time Homebuyer

### Start Up

*First-time homebuyer loans*

Purchase Loan

### Downpayment and Closing Cost Loans

Monthly Payment Loan

Deferred Payment Loans

- Deferred Payment Loan (DPL) option
- Deferred Payment Loan Plus (DPL+) option

### Mortgage Credit Certificate

*First-time homebuyer tax credit*

Purchase Loan

### Downpayment and Closing Cost Loans

Monthly Payment Loan

**Tax Credit**

## Repeat Homebuyer or Current Homeowner

### Step Up

*Repeat homebuyer loans*

Purchase Loan

Refinance Loan

### Downpayment and Closing Cost Loans

Monthly Payment Loan

### Fix Up

*Home improvement loans*

Secured Loan

Secured Energy/  
Accessibility Loan

Unsecured Loan

Unsecured Energy  
Loan

